



Order Filed on May 6, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

RUSSELL LOW, ESQ. RLL-4745

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Attorneys for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Nilda Vargas : CASE NO. 18-21683

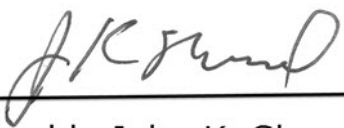
Debtors : The Honorable Rosemary Gambardella

**ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages numbered (2) through page (2) is hereby

ORDERED.

DATED: May 6, 2019



Honorable John K. Sherwood
United States Bankruptcy Court

Page 2

Debtors: Nilda Vargas

Case No.: 18-21683-RG

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

THIS MATTER being brought before the Court by Russell L. Low, Esq., attorney for Debtor, Nilda Vargas, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 322 Midland Ave., Garfield, NJ 07026.

IT IS ORDERED that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

IT IS ORDERED that the creditor shall modify its claim within 60 days of the entry of this Order to reflect the amount that has already been paid through the Chapter 13 Plan (if any) and for the remaining amount of the arrears claim to be paid through the loan modification.

IT IS ORDERED that the debtor shall file Amended Schedules I and J within 60 days of the entry of this Order.

IT IS FURTHER ORDERED and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Specialized Loan Servicing appearing and for good cause having been shown;

ORDERED AND ADJUDGED AND DECREED that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Nilda R Vargas
Debtor

Case No. 18-21683-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db +Nilda R Vargas, 322 Midland Avenue, Garfield, NJ 07026-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON et al ...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON et al ...
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Nilda R Vargas rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7